

DEALERSHIP

LENDER NAME

CUSTOMER NAME

### DOCUMENT CHECKLIST FOR FUNDING

- Copy of Ride Today Approval Notice
- Original signed Retail Installment Contract
- Original signed Credit Application *(From Buyer & Co-Buyer if applicable)*
- Signed notice to Co-Buyer *(If applicable)*
- Agreement to Provide Insurance
- Five References Each *(For Buyer & Co-Buyer if applicable)*
- Signed Privacy Notice
- Copy of in state Drivers License *(For both Buyer & Co-Buyer if applicable)*
  - Primary Rider must have Motorcycle Endorsement
  - A Motorcycle Endorsement is not needed if the unit is an Off-Road Vehicle
- Proof of Income *(Pay stub, tax return, etc.)*
- Most recent 2 months Bank Statements
- EFT Form *(CC/ACH—photocopy of debit card front & back)*
- Payment Frequency Amendment *(If applicable)*
- Proof of Residence *(Phone, utility, cable bill, etc.)*
- Insurance Binder *(\$500.00 deductible on Comp. & Coll. Ride Today Acceptance LLC listed as Lienholder).*

#### Insurance & Lienholder Information

#### Overnight Completed Package to:

\_\_\_\_\_  
(LENDER NAME)

\_\_\_\_\_  
(LENDER NAME)

\_\_\_\_\_  
(LENDER P.O. BOX)

140 Elliott Steet  
Beverly MA, 01915

\_\_\_\_\_  
(LENDER CITY, STATE, ZIP)

- Copy of Title *(Front & Back)*
- Copy of Bill of Sale
- Application for Registration
- Registration
- Odometer Statement
- Signed Extended Warranty Contract
- Acknowledgement & Assignment Form
- Stipulation #1 \_\_\_\_\_
- Stipulation #2 \_\_\_\_\_
- Stipulation #3 \_\_\_\_\_
- Stipulation #4 \_\_\_\_\_
- Stipulation #5 \_\_\_\_\_
- Stipulation #6 \_\_\_\_\_
- Stipulation #7 \_\_\_\_\_

**NOTE: A COMPLETE CONTRACT WITH ALL APPROPRIATE DOCUMENTS MUST BE RECEIVED AT OUR OFFICE WITHIN 10 DAYS OF THE CONTRACT DATE. IF NOT RECEIVED, THE CONTRACT WILL BE NULL AND VOID AND A NEW CONTRACT WILL HAVE TO BE ISSUED AND SIGNED BY THE BORROWER.**

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### NOTICE TO CO-SIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower. The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, the fact may become a part of your credit record.

This notice is not the contract that makes you liable for the debt.

Receipt Acknowledged:

DATE

CO-SIGNER NAME PRINT

CO-SIGNER NAME SIGNATURE

YEAR

MAKE

MODEL

DEALERSHIP

LENDER NAME

CUSTOMER NAME

### REFERENCE SHEET

BUYER NAME PRINT

CO-BUYER NAME PRINT

Buyer's 5 References		Co-Buyer's 5 References	
	<b>1. FAMILY MEMBER</b>		<b>1. FAMILY MEMBER</b>
Name:		Name:	
Address:		Address:	
City, State, Zip:		City, State, Zip:	
Phone Number:		Phone Number:	
Relationship:		Relationship:	
	<b>2. FAMILY MEMBER</b>		<b>2. FAMILY MEMBER</b>
Name:		Name:	
Address:		Address:	
City, State, Zip:		City, State, Zip:	
Phone Number:		Phone Number:	
Relationship:		Relationship:	
	<b>3. OTHER REFERENCE</b>		<b>3. OTHER REFERENCE</b>
Name:		Name:	
Address:		Address:	
City, State, Zip:		City, State, Zip:	
Phone Number:		Phone Number:	
Relationship:		Relationship:	
	<b>4. OTHER REFERENCE</b>		<b>4. OTHER REFERENCE</b>
Name:		Name:	
Address:		Address:	
City, State, Zip:		City, State, Zip:	
Phone Number:		Phone Number:	
Relationship:		Relationship:	
	<b>5. OTHER REFERENCE</b>		<b>5. OTHER REFERENCE</b>
Name:		Name:	
Address:		Address:	
City, State, Zip:		City, State, Zip:	
Phone Number:		Phone Number:	
Relationship:		Relationship:	

DEALERSHIP

LENDER NAME

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### PRIVACY AGREEMENT (PAGE 1)

<b>FACTS</b>	What does _____ (LENDER NAME) do with your personal information?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The type of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and income - Account balances and payment history - Credit history and credit scores When you close your account, we continue to share information about you according to our policies.
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list reasons financial companies can share their customers' personal information; the information _____ (LENDER NAME) choose to share; and whether you can lit this sharing.

Reasons we can share your personal information:	Does _____ (LENDER NAME) share?	Can you limit this sharing?
	For our everyday business purposes – Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes
For our marketing purposes – to offer our products and services to you.	No	No
For joint marketing with other financial companies.	No	N/A
For our affiliates everyday business purposed – information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness.	No	No
For our affiliates to market their products or services to you.	No	N/A
For non-affiliates to market non-financial institutions' products or services to you.	No	N/A
For nonaffiliated third party service providers for everyday business purposes – information about your transactions and experiences.	Yes	No

**SPECIAL NOTICE FOR VERMONT RESIDENTS:** If your account has a Vermont mailing address, we will share with our marketing partners only that information that is permitted by law. Residents of Vermont do not have to take any further action to limit the sharing of information; such limits are already in place.

<b>Questions?</b>	Call 978-969-0417
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DEALERSHIP

LENDER NAME

CUSTOMER NAME

### PRIVACY AGREEMENT (PAGE 2)

#### Sharing Practices

How does _____ (LENDER NAME) protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Employees have access to your information on a need to know basis to perform their job
How does _____ (LENDER NAME) collect my personal information?	We collect your personal information, for example when you: - Complete an application for credit - Make a payment on your account We also collect your personal information from other, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: - Sharing for affiliates' everyday business purposes – information about your creditworthiness - Affiliates from using your information to market to you - Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Note: We may share certain customer information with government and consumer reporting agencies as permitted or required by such laws as the Federal Right to Financial Privacy Act. These disclosures are usually made for your benefit and for specific circumstances, for example, verifying identities to reduce fraud and identity theft or for prompt credit approval or as required by law, such as in response to a subpoena or court order.

#### Definitions

Affiliates/Subsidiaries	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies and service providers. These can include statement, recovery and collection companies as well as insurers and attorneys.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

BUYER SIGNATURE

DATE

CO-BUYER SIGNATURE

DATE

INITIALS

DEALERSHIP

LENDER NAME

CUSTOMER NAME

### CREDIT DEBT CARD or ACH FUNDS TRANSFER AUTHORIZATION FORM

I hereby request and authorize the below agent to initiate withdrawals from the checking or credit account below by any means agreed upon between \_\_\_\_\_(LENDER NAME) and my bank, or to withdraw by electronic funds transfer from my checking account or credit account, funds payable to \_\_\_\_\_(LENDER NAME). If the payment due date falls on a weekend or holiday, the withdrawal will be initiated on the last business day before the payment due date. By signing below, I authorize \_\_\_\_\_(LENDER NAME) to provide a copy of this authorization to any other party who has signed it:

Transaction Description	Loan/Lease #:
<input checked="" type="checkbox"/> Recurring	Payment Amount \$_____ 1st Payment Due Date*_____
<input type="checkbox"/> One Time	Number of transactions (Payments) _____ or until authorization is revoked by Merchant **

\* Transaction will post on or after the date indicated. Electronic funds transfer debits from the account for payments due or when applicable, apply electronic funds transfer credits to the same.

Furthermore, if any such electronic debit(s) should be returned by my financial institution as unpaid (Non-Sufficient or Uncollected Funds), I authorize, \_\_\_\_\_(LENDER NAME), (Merchant) to collect a returned item fee of \$25.00 (or the maximum amount allowed by state law) per item by electronic debit from the same account identified below.

For accounting purposes, all electronic debits will be reflected on the monthly bank statement that corresponds with the financial institution account identified below.

#### I understand and authorize all of the above.

Authorizing Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ Drivers License #: \_\_\_\_\_ State: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

#### Financial Institution account "identifying information":

Enter financial institution account information in the fields provided below or attach a blank VOID check.

Checking or Savings ACCT # (Circle One)	Routing #	
Debit Credit Card V / M / Disc #	Sec Code	Exp Date
Name Of Institution	Billing address on bank account if different from above	

THIS FORM AND COPY OF DEBIT OR CREDIT CARD TO BE SENT TO:

\_\_\_\_\_  
(LENDER NAME, ADDRESS, CITY, STATE, ZIP)

\*\*This authorization is to remain in full force and effect until \_\_\_\_\_(LENDER NAME) (MERCHANT) has given written notification of its termination in such time and in such manner as to afford MERCHANT a reasonable opportunity to act on it or until the term of the authorization expires. Any such notice should be sent to the following address;

\_\_\_\_\_  
(LENDER NAME, ADDRESS, CITY, STATE, ZIP)

DEALERSHIP

LENDER NAME

CUSTOMER NAME

### AGREEMENT TO PROVIDE INSURANCE FOR ACCIDENTAL PHYSICAL DAMAGE

I understand that to provide protection from serious financial loss should an accident or loss occur, my installment contract requires the car to be covered with insurance against the risk of fire, theft, and collision and the failure to provide such insurance gives the lienholder or lender the right to secure the entire unpaid balance immediately due and payable.

Accordingly, I have arranged for the required insurance through the Insurance Company shown below and have requested the agent to note the lender or lienholder interest in the automobile and endorse the policy with a loss payable endorsement in favor of the lender or lienholder as follows:

#### PURCHASER'S NAME:

FIRST NAME

MIDDLE NAME

LAST NAME

STREET ADDRESS

CITY

STATE

ZIP

#### VEHICLE INSURED:

YEAR

MAKE

BODY

MODEL

VIN

#### INSURANCE INFORMATION:

AGENT NAME

TELEPHONE

STREET ADDRESS

CITY

STATE

ZIP

COMPANY NAME

TELEPHONE

STREET ADDRESS

CITY

STATE

ZIP

POLICY NUMBER OR BINDER NUMBER

EFFECTIVE DATES

FROM

TO

#### TYPE OF COVERAGE: (Term must be at least 6 months):

Fire-Theft

Collision

Comprehensive

Deductible: \$

(Must not exceed \$500)

#### LIEN HOLDER:

By signing below, I hereby represent that the above information is true and complete.

SIGNATURE OF PURCHASER

DATE SIGNED

SIGNATURE OF FINANCE DEPT. MANAGER

DATE SIGNED

DEALERSHIP

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### ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, \_\_\_\_\_ state that the odometer (of the vehicle  
(DEALERSHIP NAME)  
described below) now reads \_\_\_\_\_ (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

- (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
- (2) I hereby certify that the odometer reading is NOT the actual mileage.  
WARNING - ODOMETER DISCREPANCY.

YEAR	MAKE	MODEL
VIN#	BODY TYPE	

TRANSFERER'S PRINTED NAME (SELLER)		
TRANSFERRER'S ADDRESS		
CITY	STATE	ZIP
DATE OF STATEMENT	TRANSFERER'S SIGNATURE (SELLER)	
_____	X _____	
	TRANSFERER'S PRINTED NAME	
	_____	

TRANSFEEE'S PRINTED NAME (BUYER)		
ADDRESS		
CITY	STATE	ZIP
DATE OF STATEMENT	TRANSFEEE'S SIGNATURE (BUYER(S))	
_____	X _____	
	TRANSFEEE'S PRINTED NAME	
	_____	
	X _____	
	TRANSFEEE'S PRINTED NAME	
	_____	



DEALERSHIP \_\_\_\_\_

LENDER NAME \_\_\_\_\_

CUSTOMER NAME \_\_\_\_\_

**NOTICE AND ACKNOWLEDGMENT OF ASSIGNMENT OF CONTRACT**

is dated as of \_\_\_\_\_, 20\_\_\_\_\_ and is between \_\_\_\_\_ (LENDER NAME), a Massachusetts limited liability company having a principal place of business at \_\_\_\_\_ (LENDER ADDRESS) and \_\_\_\_\_, [an individual with a mailing address of \_\_\_\_\_ ] [a corporation/limited liability company/partnership with a principal place of business of \_\_\_\_\_ ] (the "Buyer").

WHEREAS, the Buyer has executed and delivered to \_\_\_\_\_ (LENDER NAME) a certain Retail Installment Sale Contract dated the date hereof (the "Contract"); and

WHEREAS, \_\_\_\_\_ (LENDER NAME) has agreed to assign the Contract to a bank (the "Bank") as security for all of \_\_\_\_\_ (LENDER NAME) obligations to the Bank, whether now existing or hereafter arising, joint or several, due or to become due.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereby agree as follows:

1. All payments of any kind or nature due by RTA pursuant to the Contract, including upon the acceleration thereof, shall be paid by the date due directly to RTA;
2. The Buyer confirms, acknowledges and agrees that:
  - (a) the annual percentage rate under the Contract is \_\_\_\_\_%
  - (b) as of the date hereof, no payments have been made in accordance with the terms of the Contract;
  - (c) no payments due under the Contract shall be subject to abatement, reduction, counterclaim, defense or offset;
  - (d) the Contract is in full force and effect;
  - (e) the original Contract has been delivered to the Bank; and
  - (f) the Buyer acknowledges that it will remit and deliver all payments due under the Contract in accordance with the instructions set forth in Section 1 above.
3. The Buyer confirms and agrees that the Bank is entitled to the benefits of each and every right accorded \_\_\_\_\_ (LENDER NAME) under the Contract, including but not limited to, the right to (i) payment, (ii) remedies, (iii) consent, (iv) costs and expenses (including reasonable attorneys' fees) and (v) receipt of notices.
4. \_\_\_\_\_ (LENDER NAME) and the Buyer will deliver to the Bank, at the address set forth above, copies of any notices of any kind or nature sent to either or received from either with respect to the Contract.
5. Neither \_\_\_\_\_ (LENDER NAME) nor the Buyer shall enter into any agreement amending or terminating the Contract and any such attempted agreement shall be void.
6. The Buyer has not received notice of a prior sale, transfer, hypothecation or pledge of the Contract or the payments required thereunder.
7. The terms and provisions of this Notice and Acknowledgment shall be governed by the laws of the Commonwealth of Massachusetts.
8. Notices to the Buyer shall be delivered by regular mail at the address set forth in the first paragraph hereof.

This Notice and Acknowledgment shall take effect as an instrument under seal as of the date and year first above written.

WITNESS \_\_\_\_\_

\_\_\_\_\_  
(LENDER NAME)  
Signature: \_\_\_\_\_  
Name: Eric Schultz  
Title: Director of Indirect Finance

WITNESS \_\_\_\_\_

BUYER  
Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_